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Testimony of
Teresa Younger, Executive Director
Permanent Commission on the Status of Women
Before the
Government Administration and Elections Committee
Monday, March 23, 2009

Re: S.B. 1144, AAC Flexible Work Schedules and Telecommuting Options for State Employees

Good morning Senator Slossberg, Representative Spallone and members of the Government Administration and Elections Committee. I am Teresa Younger, Executive Director of the Permanent Commission on the Status of Women. Thank you for this opportunity to testify in support of S.B. 1144, AAC Flexible Work Schedule and Telecommuting Options for State Employees.

As I'm sure you are aware, PCSW has been a long time supporter of worker friendly policies. In fact, in 2007, we released *A Women's Economic Security Package* which identified allowing greater flexibility in work schedules and reduced work week options, as well as telecommuting as key components to ensuring women's economic stability. Policies that support workers as they provide care for family members or take care of their own health are essential for a strong Connecticut workforce.

Flexible work schedules are particularly helpful for working parents. One in three working mothers reports that she is caring for an elderly relative, for persons with disabilities or for special needs children. Women often lose pay when they take care of these responsibilities which could be supported by greater work options.

It is true that family structure and women's employment patterns have changed significantly in the last few decades. However, workplaces have not kept pace. Two-thirds of women who had their first child between 2001 and 2003 worked during their pregnancy, compared with just 44%

who gave birth for the first time between 1961 and 1965.¹ In addition, women are working later into their pregnancies. 80% of women who worked while pregnant from 2001 to 2003 worked up to one month or less before their due date compared with 35% who did so in 1961-1965.² Providing pregnant women the ability to work from home or take voluntary schedule reductions during the last stage of pregnancy would provide a sense of relief to working women who, due to financial reasons, must remain in the workforce until the birth of their child.

Nearly 40% of workers are not eligible under the Family and Medical Leave Act (FMLA) because they work for businesses with fewer than 50 employees and currently FMLA does not provide for *paid* family and medical leave. FMLA does not provide for job protection for other important family responsibilities such as parent-teacher conferences or driving an elderly parent to the doctor. Flexible work options would help parents, particularly mothers, successfully balance their family responsibilities with their financial responsibilities. Research indicates that there is a gender bias in terms of who cares for an aging parent because most people view women as the main caregivers.³ Therefore, with such a dramatic increase in the number of older adults in the state, there will be an even greater demand on women to balance their work and family life. This means that flexible work options will become even more important for women caring for aging parents. Connecticut is one of the oldest populations and more residents take on the responsibility of caring for their elderly parents every day.

Current economic realities make redefining retirement and economic security for older adults vital to Connecticut's economy.⁴ In 2009, the PCSW and the Commission on Aging released a report entitled *Elders Living on the Edge: Toward Economic Security for Connecticut's Older Adults* and includes the Elder Economic Security Standard Index (ESSI).⁵ This report measures the amount of income older adults in the state need to make ends meet.

According to EESI, an older woman who lives alone, rents her home and relies entirely on the Social Security payment will fall nearly \$12,000 short of basic economic security each year.⁶ EESI also found that:⁷

- Poverty increases with age and is much more common among older women than men. Elder poverty disproportionately affects women of color and those who live alone;

¹ <http://www.census.gov/Press-Release/www/releases/archives/employment_occupations/011536.html>.

² <http://www.census.gov/Press-Release/www/releases/archives/employment_occupations/011536.html>.

³ <<http://www.webmd.com/healthy-aging/features/role-reversal-caregiving-for-aging-parents>>.

⁴ Permanent Commission on the Status of Women. *Elders Living on the Edge*, 2009

⁵ Wider Opportunities for Women. *Elders Living on the Edge: Toward Economic Security for Connecticut's Older Adults*, 2009.

⁶ Permanent Commission on the Status of Women. *Elders Living on the Edge*, 2009

⁷ Permanent Commission on the Status of Women. *Elders Living on the Edge*, 2009

- The demise of pension and employer-sponsored retirement plans, lower rates of homeownership, and fewer financial assets held by households place a greater weight on Social Security as a guaranteed source of income, particularly for women;
- More than 40% of Connecticut's elderly women rely almost exclusively on Social Security for their annual income;
- Older women with lifetime earnings which reflect the statewide median retirement income do not fare much better than those who rely on Social Security alone. Even those with retirement accounts, private savings and pensions may fall short of economic security.

Many older adults must remain in the workforce past retirement in order to make ends met; however, due to a lack of flexible work options many end up working in lower paying occupations. Voluntary schedule reductions and flexible work schedules would go a long way in helping older adults remain in positions that provide for greater financial stability and benefit employers by helping them retain employees with valuable skills, expertise and experience.

We thank the committee for your attention to these important worker friendly initiatives and look forward to working with you on these issues moving forward.